

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dennis Alan Bickel
Sandra Rae Bickel
Debtors

Case No. 19-05443-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 23, 2024

User: AutoDocke
Form ID: 3180W

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Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis Alan Bickel, Sandra Rae Bickel, 2048 Mount Vernon Circle, Harrisburg, PA 17110-3709
cr	+ U.S. Bank National Association, not in its individ, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
5472460	+ U.S. Bank Trust N.A. c/o, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5472461	+ U.S. Bank Trust N.A. c/o, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, U.S. Bank Trust N.A. c/o Rushmore Loan Management Services 92619-5004

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Feb 23 2024 18:38:01	Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	^ MEBN	Feb 23 2024 18:38:00	SN Servicing Corporation as servicer for U.S. Bank, C/O Friedman Vartolo LLP, 1325 Franklin Avenue Suite 160, Garden City, NY 11530-1631
cr	^ MEBN	Feb 23 2024 18:38:01	U.S. Bank Trust National Association, as Trustee o, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Ste. 160, Garden City, NY 11530-1631
5285351	Email/Text: Bankruptcy@BAMcollections.com	Feb 23 2024 18:42:00	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
5296034	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Feb 23 2024 18:42:00	HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809
5285352	+ Email/Text: bankruptcy@huntington.com	Feb 23 2024 18:42:00	Huntington National Bank, PO Box 340996, Columbus, OH 43234-0996
5285353	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Feb 23 2024 18:42:00	Hyundai Motor Finance, PO Box 20829, Fountain City, CA 92728-0829
5285354	^ MEBN	Feb 23 2024 18:37:58	KML Law Group, PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5420857	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 23 2024 18:42:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5420856	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 23 2024 18:42:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5556427	Email/Text: bkntices@sns.com	Feb 23 2024 18:42:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501

5556428	Email/Text: bknotices@sns.com	Feb 23 2024 18:42:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
5285355	+ Email/Text: bkteam@selenefinance.com	Feb 23 2024 18:42:00	Selene Finance, PO Box 422039, Houston, TX 77242-4239
5310297	+ Email/Text: bkteam@selenefinance.com	Feb 23 2024 18:42:00	Selene Finance LP, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
5292734	Email/Text: bankruptcy@huntington.com	Feb 23 2024 18:42:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association not in its individual capacity, but solely as Indenture Trustee for Legacy Mortgage Asset Trust 2018-GS3 bkgroup@kmlawgroup.com
Lauren Marie Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the LB-Cabana Series IV Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank Trust National Association as Trustee of the LB-Cabana Series IV Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of LB-Cabana Series IV Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Michelle Ghidotti	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the LB-Cabana Series IV Trust bknotifications@ghidottiberger.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Dennis Alan Bickel pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Sandra Rae Bickel pmurphy@dplglaw.com kgreene@dplglaw.com

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Richard Postiglione

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for LB-Tiki Series IV
Trust bkecf@friedmanvartolo.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Dennis Alan Bickel

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1272

EIN --

Debtor 2

Sandra Rae Bickel

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6583

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

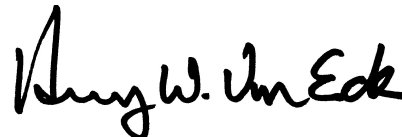
Case number: 1:19-bk-05443-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis Alan Bickel

Sandra Rae Bickel
aka Sandy Rae Bickel**By the
court:**2/23/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.